



California Housing Finance Agency

== *Extra Credit* == **TEACHER PROGRAM**

Are you a teacher or staff member serving in one of California's high priority schools? CalHFA would like to say "thank you" with the Extra Credit Teacher Program.

ECTP features:

- ◆ Rewards teachers and staff who serve in California's high priority schools
- ◆ Down payment assistance
 - \$7,500 for non-high cost areas
 - \$15,000 for high cost areas
- ◆ Deferred payments
- ◆ Interest forgiveness after three years

Additional benefits:

ECTP can be combined with:

- ◆ CalPLUSSM – first mortgage loans with exclusive, zero interest down payment assistance
- ◆ Mortgage Credit Certificate Program (MCC) – federal income tax credit that may lower your taxes and increase your disposable income



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GOT QUESTIONS?

Visit: www.calhfa.ca.gov

Call: **877.9.CalHFA (877.922.5432)**

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